

In re:  
Alicia A Senat  
Debtor

Case No. 19-14263-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 18, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2024:

Recip ID	Recipient Name and Address
db	+ Alicia A Senat, 557 Lawrence Road, Havertown, PA 19083-2128
14647260	+ Freedom Mortgage Corporation, C/O Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130 Mount Laurel, NJ 08054-1218
14647422	+ Freedom Mortgage Corporation, c/o Mario Hanyon, Esq., Brock and Scott, PLLC, 302 Fellowship Road Ste 130, Mount Laurel, NJ 08054-1218
14380183	Freedom Mortgage Corporation, C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14380421	+ Freedom Mortgage Corporation, c/o Thomas Song, Esq., Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Blvd, Suite 1400, Philadelphia, PA 19103-1814
14352606	+ Suntrust Bank/GreenSky, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 19 2024 00:00:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 19 2024 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14352599	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 19 2024 00:20:46	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14371874	+ Email/PDF: ebn_ais@aisinfo.com	Jul 19 2024 00:06:31	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14352600	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 19 2024 00:00:00	Catherines/Comenity, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14352602	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 19 2024 00:20:47	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14386361	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 19 2024 00:06:35	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14352603	^ MEBN	Jul 18 2024 23:58:36	Credit Management Control, Attn: Bankruptcy, Po Box 1654, Green Bay, WI 54305-1654
14352604	Email/Text: mrdiscen@discover.com	Jul 18 2024 23:59:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
14355505	Email/Text: mrdiscen@discover.com	Jul 18 2024 23:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14556933	^ MEBN	Jul 18 2024 23:58:10	FREEDOM MORTGAGE CORPORATION, C/O

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			KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14647261	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 19 2024 00:00:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14352605	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 19 2024 00:00:00	Freedom Mortgage Corporation, Attn: Bankruptcy, Po Box 50428, Indianapolis, IN 46250-0401
14557424	^ MEBN	Jul 18 2024 23:58:10	Freedom Mortgage Corporation, c/o KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14379453	+ Email/Text: bankruptcy@greenskycredit.com	Jul 18 2024 23:59:00	Greensky, LLC, 1797 North East Expressway, Suite 100, Atlanta, GA 30329-2451
14352601	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 19 2024 00:20:46	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14363852	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 18 2024 23:59:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14386095	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 19 2024 00:05:27	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14383210	Email/Text: bnc-quantum@quantum3group.com	Jul 19 2024 00:00:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14352607	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 19 2024 00:06:28	Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14352902	^ MEBN	Jul 18 2024 23:58:14	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14352608	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 19 2024 00:06:31	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14352609	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 19 2024 00:05:27	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14352610	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 19 2024 00:06:30	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14352611	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 19 2024 00:05:22	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14352613	Email/Text: bankruptcy@td.com	Jul 19 2024 00:00:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
14386459	+ Email/Text: bncmail@w-legal.com	Jul 19 2024 00:00:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14352612	+ Email/Text: bncmail@w-legal.com	Jul 19 2024 00:00:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14647424	*+	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14364413	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14381370	##+	TD Bank, N.A., c/o Schiller, Knapp,, Lefkowitz & Hertz, LLP, 950 New Loudon Road, Latham, NY 12110-2190

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
JEROME B. BLANK	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com mmorris@pincuslaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
MICHAEL SETH SCHWARTZ	on behalf of Debtor Alicia A Senat msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com
THOMAS SONG	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Alicia A Senat	)	Case No. 19-14263-amc
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: July 18, 2024

For The Court

Timothy B. McGrath  
Clerk of Court